

LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Presented) A method for assessing risk of insuring a healthcare patient, the method comprising:
 - receiving demographic data on a patient and prescription data for each prescription filled by the patient;
 - assigning the prescription data for each prescription to at least one risk group based upon at least one medical condition typically treated by the prescription;
 - storing risk data for the patient, wherein the risk data includes the risk groups for all prescription data of the patient;
 - and
 - calculating a risk score for the patient based upon the risk data and the demographic data of the patient.
2. (Previously Presented) The method of claim 1, wherein the step of assigning the prescription data to at least one risk group comprises using national drug codes to classify each prescription.
3. (Previously Presented) The method of claim 2, wherein the step of assigning the prescription data to at least one risk group further comprises categorizing each national drug code classification into one of a number of pharmacy risk groups.
4. (Previously Presented) The method of claim 1, further comprising defining additional member risk markers based on patient age and other characteristics known to indicate that the patient belongs to a high risk category and using the additional member risk markers to calculate the patient's risk score.
5. (Previously Presented) The method of claim 1, further comprising providing a clinical and demographic risk profile for the patient based on the patient's age, gender and a mix of

clinical and demographic risk profiles and using the patient's clinical and demographic risk profile to calculate the patient's risk score.

6. (Original) The method of claim 5 further comprising providing multiple patient risk markers for patients with pharmacy services that indicate multiple medical conditions.
7. (Previously Presented) The method of claim 1 wherein each risk group is assigned a numerical risk value based upon the patient's demographic data, and the patient's risk score is the sum of the numerical risk values of the risk groups in the patient's risk data.
8. (Original) The method of claim 7 wherein the risk score is computed using pre-determined weights and a patient's patient risk marker profile.
9. (Original) The method of claim 3 wherein the pharmacy risk groups comprise patient risk markers.
10. (Previously Presented) An information processing system comprising computer-readable instructions for:
 - receiving demographic data on a patient and prescription data for each prescription prescribed for the patient;
 - assigning the prescription data for each prescription to at least one risk group based upon at least one medical condition typically treated by the prescription;
 - storing risk data for the patient, wherein the risk data includes the risk groups for all prescription data of the patient;
 - and
 - calculating a risk score for the patient based upon the risk data and the demographic data of the patient.